AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Cancel)

2. (Currently Amended)   The method of claim 1<u>2</u>, further comprising:
holding said invitation open for a predetermined period of time; and
providing said customer with information on how to access said invitation at a future date.

3. (Currently Amended)   The method of claim 1<u>2</u>, wherein said customer data includes at least one of said customer's:
name;
address;
telephone number;
social security number;
photo identification card; and
membership card relating to said selling entity.

4. (Currently Amended)   The method of claim 1<u>2</u>, further comprising determining whether a membership status of said customer is active or inactive; wherein further said credit worthiness check is performed on customer data with an active status.

5. (Currently Amended)   The method of claim 1<u>2</u>, further comprising determining whether said customer has a current charge account with said selling entity.

6. (Currently Amended)   The method of claim 1<u>2</u>, wherein said credit worthiness check is performed by a credit bureau.

7. (Currently Amended)   The method of claim 1<u>2</u>, wherein said credit worthiness check is performed by a credit issuer.

8. (Currently Amended)   The method of claim 1<u>2</u>, wherein said credit worthiness check is a full bureau check.

9. (Currently Amended)   The method of claim 1<u>2</u>, wherein said credit worthiness check is a partial bureau check.

10. (Currently Amended)   The method of claim 1<u>2</u>, wherein said performing a credit worthiness check comprises determining at least one of a credit account limit, an annual percentage rate, and an account type, for customers who have met specified criteria for said credit pre-approval determination.

11. (Currently Amended)   The method of claim 1<u>2</u>, further comprising printing out said invitation and providing a term or a condition of said invitation.

12. (Currently Amended)   ~~The method of claim 1~~ <u>A method for pre-screening customer data of a customer by a selling entity at a point of sale location, comprising:</u>

<u>receiving said customer data at a point of sale system; and</u>

<u>during the course of a single check out process at said point of sale location:</u>

<u>transmitting said customer data to a server;</u>

searching a database for said customer data;

performing a credit worthiness check to determine a credit pre-approval of said customer, said performing is done using a result of said searching and without knowledge of and uninitiated by said customer;

providing said customer with an invitation to open a charge account, wherein said providing of said invitation comprises offering said customer an incentive to accept said ~~invention~~ invitation through at least one of a discount for a purchase and a reduced interest rate;

opening said charge account upon acceptance of said invitation by said customer; and

selectively executing a charge purchase during said check out process at said point of sale system using said opened charge account.

13. (Original)   The method of claim 2, wherein said providing said customer information on how to access said invitation at a future date includes printing said information on a receipt at said point of sale system.

14.(Currently Amended)   The method of claim 12, wherein data related to a declination of said invitation is transmitted to said server, and a customer record relating to said data is updated.

15. (Currently Amended)   The method of claim 12, further comprising providing said customer with a charge card.

16. (Currently Amended)   The method of claim 1~~1~~2, further comprising performing a fraud check, said fraud check including verifying said customer's identity.

17. (Cancel)

18. (Currently Amended)   The storage medium of claim ~~17~~28, further comprising:

holding said invitation open for a predetermined period of time; and

providing said customer with information on how to access said invitation at a future date.

19. (Currently Amended)   The storage medium of claim ~~17~~28, wherein said customer data includes at least one of said customer's:

name;

address;

telephone number;

social security number;

photo identification card; and

membership card relating to said selling entity.

20. (Currently Amended)   The storage medium of claim ~~17~~28, further comprising determining whether a membership status of said customer is active or inactive; wherein further said credit worthiness check is performed on customer data with an active status.

21. (Currently Amended)   The storage medium of claim ~~17~~28, further comprising determining whether said customer has a current charge account with said selling entity.

5

22. (Currently Amended)   The storage medium of claim ~~17~~ 28, wherein said credit worthiness check is performed by a credit bureau.

23. (Currently Amended)   The storage medium of claim ~~17~~28, wherein said credit worthiness check is performed by a credit issuer.

24. (Currently Amended)   The storage medium of claim ~~17~~28, wherein said credit worthiness check is a full bureau check.

25. (Currently Amended)   The storage medium of claim ~~17~~ 28, wherein said credit worthiness check is a partial bureau check.

26. (Currently Amended)   The storage medium of claim ~~17~~28, wherein said performing a credit worthiness check comprises determining at least one of a credit account limit, an annual percentage rate, and an account type for customers who have met specified criteria for said credit pre-approval determination.

27. (Currently Amended)   The storage medium of claim ~~17~~28, further comprising printing out said invitation and providing a term or a condition of said invitation.

28. (Currently Amended)   ~~The storage medium of claim 17~~A storage medium encoded with machine-readable computer program code for pre-screening customer data by a selling entity for a customer at a point of sale location, the storage medium including instructions for causing the selling entity to implement a method comprising:

receiving said customer data at a point of sale system; and

during the course of a single check out process at said point of sale location:

transmitting said customer data to a server;

6

searching a database for said customer data;

performing a credit worthiness check to determine a credit pre-approval of said customer, said performing is done using a result of said searching and without knowledge of and uninitiated by said customer;

providing said customer with an invitation to open a charge account, wherein said providing of said invitation to comprises offering said customer an incentive to accept said ~~invention~~ invitation through at least one of a discount off of a purchase and a reduced interest rate;

opening said charge account, upon acceptance of said invitation by said customer; and

selectively executing a charge purchase during said check out process at said point of sale system.

29. (Original)   The storage medium of claim 18, wherein said providing said customer information on how to access said invitation at a future date includes printing said information on a receipt at said point of sale system.

30. (Currently Amended)   The storage medium of claim ~~17~~28, wherein data related to a declination of said invitation is transmitted to said server and a customer record relating to said data is updated.

31. (Currently Amended)   The storage medium of claim ~~17~~28, further comprising providing said customer with a charge card.

32. (Currently Amended)   The storage medium of claim ~~17~~28, further comprising performing a fraud check, said fraud check including verifying said customer's identity.

33. (Currently Amended)　　　　A system for pre-screening customer data of a customer by a selling entity at a point of sale location, comprising:

at least one point of sale system coupled to a communications link;

a server coupled to said at least one point of sale system via said communications link;

a data storage device in communication with said server; and

a link to a credit information server;

wherein said customer is provided an invitation to open a charge account at said at least one point of sale during the course of a single check out process where providing said invitation comprises offering said customer an incentive to accept said invitation through at least one of a discount off of a purchase and a reduced interest rate, and wherein, without knowledge of and uninitiated by said customer, said customer data is processed and a credit pre-approval determination is made prior to said customer selecting a payment method.

34. (Previously presented)　　　　The system of claim 33, wherein said point of sale system:

receives said customer data;

transmits said customer data to said server;

processes check out activities;

receives credit pre-approval determination information from said server;

prints out data related to said credit pre-approval determination information; and

in response to a consent of a pre-approved customer, generates an account number; and

selectively charges a purchase of merchandise selected by said customer.

35. (Previously presented)   The system of claim 33, wherein said server:

accesses a customer record relating to said pre-approval determination; and

in the event said customer data stored in said customer records meets specified criteria, transmits said customer data to said credit information server for a credit worthiness check.

36. (Original)   The system of claim 33, wherein said link to a credit information server includes a dedicated telephone line.

37. (Original)   The system of claim 33, wherein said link to a credit information server 'includes an Internet connection.